

Appl. No. 09/420,991
Amdt. dated June 5, 2003
Reply to Office Action of March 10, 2003

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Amendments to the Claims:

Please amend claims 1, 4, and 59 as shown below.

1 1. (Currently Amended) A method for distributing and redeeming electronic
2 promotions to a plurality of consumers through a communications network, comprising:
3 maintaining an account for each consumer, said account having a limited direct
4 identification of said consumer with said account to exclude identification of said consumer by
5 name;
6 associating each consumer account with a unique key;
7 permitting access to said consumer account upon presentation of said unique key
8 over said communications network;
9 presenting promotion choices of items available at at least one store associated
10 with said unique key over said communications network;
11 recording selections of said promotion choices made by said consumer over said
12 communications network;
13 receiving data of purchased items by said consumer at said associated store; and
14 reconciling said selections and purchases to credit said consumer.

1 2. (Original) The method of claim 1 wherein said reconciling step comprises
2 recording a credit in said consumer account.

1 3. (Original) The method of claim 2 wherein said consumer account
2 comprises a financial institution account.

1 4. (Currently Amended) The method of claim 3 wherein said financial
2 institution account comprises a "deposit-only" deposit-only account.

1 5. (Original) The method of claim 2 wherein said consumer account
2 comprises a store loyalty program account.

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1 6. (Original) The method of claim 2 wherein said consumer account
2 comprises a discount account established by a third party.

1 7. (Original) The method of claim 1 wherein said reconciling step comprises
2 directly crediting consumer at said associated store.

1 8. (Original) The method of claim 7 wherein said consumer account
2 comprises a store loyalty program account.

1 9. (Original) The method of claim 7 wherein said consumer account
2 comprises a discount account established by a third party.

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2 10. (Original) The method of claim 1 wherein said reconciling step comprises
3 directly reducing the total price of selected and purchased items.

1 11. (Original) The method of claim 1 wherein said presenting promotion
2 choices step comprises presenting specific discounts on specific items.

1 12. (Original) The method of claim 1 wherein said presenting promotion
2 choices step comprises presenting a purchase incentive for one or more items available in said
3 associated store, said purchase incentive unrelated to said one or more items.

1 13. (Original) The method of claim 1 wherein said presenting promotion
2 choices step comprises presenting specific prices on specific items.

1 14. (Original) The method of claim 1 further comprising the step of sending
2 data of said recorded selections to one or more of said associated stores within a preselected time
3 limit after said recording selection step so that said data is sent prior to purchase of items by said
4 consumer at said associated store.

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1 15. (Original) The method of claim 14 further comprising the step of
2 indicating discounts credited to said consumer account at the time of purchase of items by said
3 consumer at said associated store.

1 16. (Original) The method of claim 15 further comprising the step of
2 invalidating said sent data of said recorded selections to one or more of said associated stores
3 within a preselected time limit after said time of purchase of items by said consumer at said
4 associated store.

1 17. (Original) The method of claim 14 further comprising the step of inferring
2 a likely associated store where purchase will occur by said consumer.

1 18. (Original) The method of claim 17 wherein said inferring step comprises
2 inferring said likely associated store from the data of previously purchased items by said
3 consumer.

1 19. (Original) The method of claim 17 wherein said inferring step comprises
2 inferring said likely associated store from said unique key.

1 20. (Original) The method of claim 14 wherein said one or more associated
2 stores are preselected by said consumer.

1 21. (Original) The method of claim 1 further comprising the step of sending
2 data of said recorded selections to said associated store upon purchase of items by said consumer
3 at said associated store so that discounts credited to said consumer account are indicated at the
4 time of purchase of items by said consumer at said associated store.

1 22. (Original) The method of claim 1 wherein said receiving data of
2 purchased items step occurs upon purchase of items by said consumer at said associated store.

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1 23. (Original) The method of claim 1 wherein said receiving data of
2 purchased items step occurs within a preselected time limit after purchase of items by said
3 consumer at said associated store.

1 24. (Original) The method of claim 1 further comprising the step of
2 presenting data of previously purchased items by said consumer over said communications
3 network to said consumer.

1 25. (Original) The method of claim 24 wherein said data presenting step
2 further comprises formatting said data to industry standards.

1 26. (Previously Amended) The method of claim 1 wherein said consumer
2 account maintaining step having a limited direct identification of said consumer with said
3 account by an address.

1 27. (Cancelled)

1 28. (Previously Amended) The method of claim 1 wherein said consumer
2 account maintaining step comprises:
3 maintaining a database of only said key, at least one financial institution account
4 number, and purchasing history for each consumer.

1 29. (Original) The method of claim 28 wherein said financial institution
2 account number comprises a credit card number.

1 30. (Original) The method of claim 28 wherein said financial institution
2 account number comprises a debit card number.

1 31. (Original) The method of claim 28 wherein said financial institution
2 account number comprises a smart card number.

1 32. (Cancelled)

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1 33. (Original) The method of claim 30 wherein said reconciling step further
2 comprises:

3 communicating said credit to a financial institution account through said financial
4 institution account number so that said financial institution account may be credited.

1 34. (Original) The method of claim 1 wherein said access permitting step is
2 over the Internet.

1 35. (Original) The method of claim 34 wherein said access permitting step
2 further comprises accessing said consumer account through a Web site upon presentation of said
3 unique key by the consumer.

1 36. (Original) The method of claim 35 wherein said Web site is associated
2 with said store.

1 37. (Original) The method of claim 1 further comprising the step of offering
2 promotions to said consumer derived from received data of consumer purchases.

1 38. (Original) The method of claim 37 wherein said promotion offering step
2 comprises targeting large aggregates of consumers.

1 39. (Original) The method of claim 37 wherein said promotion offering step
2 comprises targeting individual consumers.

1 40. (Original) The method of claim 39 wherein said targeting step comprises
2 inferring said individual consumers from purchasing and promotion selection data of said
3 consumers.

1 41. (Original) The method of claim 40 wherein promotions offered to a
2 targeted individual consumer include promotions for products and services based upon
3 purchasing and promotion selection data of said consumer, said promotions for products and
4 services unrelated to items actually purchased by said consumer.

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1 42. - 58. (Cancelled)

1 59. (Currently Amended) A method for distributing and redeeming electronic
2 promotions to a plurality of consumers through a communications network, comprising:

3 maintaining an account for each consumer; said account having a limited direct
4 identification of said consumer with said account to exclude identification of said consumer by
5 name;

6 associating each consumer account with a unique key;

7 permitting access to said consumer account upon presentation of said unique key
8 over said communications network;

9 accepting offered promotions over said communications network of at least one
10 item for presentation to consumers, said offered promotions from a promoter of said item;

11 presenting promotion choices from said offered promotions of items available at
12 at least one store associated with said unique key over said communications network;

13 recording selections of said promotion choices made by said consumer over said
14 communications network;

15 receiving data of purchased items by said consumer at said associated store; and
16 reconciling said selections and purchases to credit said consumer.

1 60. (Previously Added) The method of claim 59 wherein said accepting
2 offered promotions step further includes at least one criterion for said promotion of said at least
3 one item.

1 61. (Previously Added) The method of claim 59 wherein said accepting
2 offered promotions step further comprises offering said offered promotions from said promoter
3 through a GUI.

1 62. (Previously Added) The method of claim 59 wherein said presenting
2 promotion choices step comprises presenting specific discounts on specific items.

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1 63. (Previously Added) The method of claim 59 wherein said presenting
2 promotion choices step comprises presenting a purchase incentive for one or more items
3 available in said associated store, said purchase incentive unrelated to said one or more items.

1 64. (Previously Added) The method of claim 59 wherein said presenting
2 promotion choices step comprises presenting specific prices on specific items.

1 65. (Previously Added) The method of claim 59 further comprising the step
2 of sending data of said recorded selections to one or more of said associated stores within a
3 preselected time limit after said recording selection step so that said data is sent prior to purchase
4 of items by said consumer at said associated store.

1 66. (Previously Added) The method of claim 65 further comprising the step
2 of indicating discounts credited to said consumer account at the time of purchase of items by said
3 consumer at said associated store.

1 67. (Previously Added) The method of claim 66 further comprising the step
2 of invalidating said sent data of said recorded selections to one or more of said associated stores
3 within a preselected time limit after said time of purchase of items by said consumer at said
4 associated store.

1 68. (Previously Added) The method of claim 65 further comprising the step
2 of inferring a likely associated store where purchase will occur by said consumer.

1 69. (Previously Added) The method of claim 68 wherein said inferring step
2 comprises inferring said likely associated store from the data of previously purchased items by
3 said consumer.

1 70. (Previously Added) The method of claim 68 wherein said inferring step
2 comprises inferring said likely associated store from said unique key.

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1 71. (Previously Added) The method of claim 65 wherein said one or more
2 associated stores are preselected by said consumer.

1 72. (Previously Added) The method of claim 59 further comprising the step
2 of sending data of said recorded selections to said associated store upon purchase of items by
3 said consumer at said associated store so that discounts credited to said consumer account are
4 indicated at the time of purchase of items by said consumer at said associated store.

1 73. (Previously Added) The method of claim 59 wherein said receiving data
2 of purchased items step occurs upon purchase of items by said consumer at said associated store.

1 74. (Previously Added) The method of claim 59 wherein said receiving data
2 of purchased items step occurs within a preselected time limit after purchase of items by said
3 consumer at said associated store.

1 75. (Previously Added) The method of claim 59 further comprising the step
2 of presenting data of previously purchased items by said consumer over said communications
3 network to said consumer.

1 76. (Previously Added) The method of claim 75 wherein said data presenting
2 step further comprises formatting said data to industry standards.

1 77. (Previously Amended) The method of claim 59 wherein said consumer
2 account maintaining step having a limited direct identification of said consumer with said
3 account by an address.

1 78. (Cancelled)

1 79. (Previously Amended) The method of claim 78 wherein said consumer
2 account maintaining step comprises:

3 maintaining a database of only said key, at least one financial institution account
4 number, and purchasing history for each consumer.

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1 80. (Previously Added) The method of claim 79 wherein said financial
2 institution account number comprises a credit card number.

1 81. (Previously Added) The method of claim 79 wherein said financial
2 institution account number comprises a debit card number.

1 82. (Previously Added) The method of claim 79 wherein said financial
2 institution account number comprises a smart card number.

1 83. (Cancelled)

1 84. (Previously Added) The method of claim 79 wherein said reconciling step
2 further comprises:

3 communicating said credit to a financial institution account through said financial
4 institution account number so that said financial institution account may be credited.

1 85. (Previously Added) The method of claim 59 further comprising the step
2 of offering promotions to said consumer derived from received data of consumer purchases.

1 86. (Previously Added) The method of claim 85 wherein said promotion
2 offering step comprises targeting large aggregates of consumers.

1 87. (Previously Added) The method of claim 85 wherein said promotion
2 offering step comprises targeting individual consumers.

1 88. (Previously Added) The method of claim 87 wherein said targeting step
2 comprises inferring said individual consumers from purchasing and promotion selection data of
3 said consumers.

1 89. (Previously Added) The method of claim 88 wherein promotions offered
2 to a targeted individual consumer include promotions for products and services based upon

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- 3 purchasing and promotion selection data of said consumer, said promotions for products and
- 4 services unrelated to items actually purchased by said consumer.